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File 15:ABI/Inform(R) 1971-2001/Sep 19

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File 9:Business & Industry(R) Jul/1994-2001/Sep 19

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File 623:Business Week 1985-2001/Sep W2

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File 810:Business Wire 1986-1999/Feb 28

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File 275:Gale Group Computer DB(TM) 1983-2001/Sep 18

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File 624:McGraw-Hill Publications 1985-2001/Sep 18

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Set	Items	Description
S1	394538	CARD? ?
S2	23028	CARDHOLDER? ? OR CARD()HOLDER? ? OR ACCOUNT()HOLDER? ? OR - ACCOUNTHOLDER? ? OR NAME(4N) (ACCOUNT OR ACCOUNTHOLDER OR CARD- HOLDER OR CARD)
S3	5665366	MACHINE OR COMPUTER OR OTHER()ENTITY OR OTHER OR "NOT"(2W) - S2 OR COMPANY OR ISSUER OR BUSINESS
S4	78145	(SELECT? OR CHOOS? OR PICK? OR CUSTOMI? OR DESIGNAT? OR AS- SIGN? OR GENERAT?) (5N) (NAME OR IDENTIFIER? ? OR CODE? ? OR NU- MBER? ?)
S5	914	(SELECT? OR CHOOS? OR PICK? OR CUSTOMI? OR DESIGNAT? OR AS- SIGN? OR GENERAT?) (5N)S2
S6	246687	(SELECT? OR CHOOS? OR PICK? OR CUSTOMI? OR DESIGNAT? OR AS- SIGN? OR GENERAT?) (5N)S3
S7	23527	TWO()PART? ? OR 2()PART? ? OR (FIRST(2W)PART? ?(8N)SECOND(- 2W)PART? ?) OR (PART()A(8N)PART()B) OR (FIRST()HALF(8N)SECOND- ( )HALF)
S8	0	S1(S)S4(S)S5(S)S6(S)S7
S9	108	S4(S)S7
S10	1	S1(S)S9
S11	2220	S1(S)S4
S12	176	S2(S)S11
S13	0	S7(S)S12
S14	552	S1(S)S5
S15	38	S6(S)S14
S16	38	S15 NOT (S10 OR S13)
S17	0	S8 OR S13
S18	39	S10 OR S16
S19	1	(S1 OR S2) (S)S9
S20	176	(S1 OR S2) (S)S12
S21	34	S18 NOT PY>1999
S22	34	RD (unique items)

?t22/3,k/all

22/3,K/1 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01771244 04-22235

**TVA revamps procurement process**

Verdin, Marcie

TMA Journal v19n1 PP: 39-40 Jan/Feb 1999

ISSN: 1080-1162 JRNL CODE: JCG

WORD COUNT: 1247

...TEXT: savings.

Managing the Purchasing Card Program

TVA currently has an average of 1,400 purchasing **cardholders** ; however, the **company** does not **assign** purchasing **cards** to every employee. Rather, select employees are given the job of purchasing goods and services for an entire group with their purchasing **card** . Determining which employee will receive the **card** is the responsibility of managers at the **company** 's various **generating** plants and hydroelectric dams. Additionally, selecting appropriate users allows for greater optimization of each purchasing **card** issued. Optimizing the number of **cards** reduces risk and vulnerability for TVA.  
TVA managers also enjoy the flexibility purchasing cards provide...

22/3,K/2 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01731341 03-82331

**You ought to be in pictures**

Green, Jeffrey

Credit Card Management v11n8 PP: 20-24 Nov 1998

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 1495

ABSTRACT: Financial institutions are using debit **cards** as a way to lure customers back into the branches, by offering individuals a debit **card** with their photo on it. Photos debit **cards** , in fact, may be starting to catch on. Increasingly, issuers are considering offering consumers the ability to put portrait photos on their offline Visa check and MasterMoney debit **cards** . Some observers say offering photo debit **cards** can increase **cardholder** retention and card usage, thereby **generating** more interchange revenue for the **issuer** . But the main reason banks are exploring photo debit **cards** is to get customers back into their branches.  
...TEXT: Visa check and MasterMoney debit cards.

Some observers say offering photo debit cards can increase **cardholder** retention and card usage, thereby **generating** more interchange revenue for the **issuer** . And because individuals must enter branches to have their photos taken, it also gives financial...

22/3,K/3 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01576262 02-27251

**Casebook No. 28: Ignoring a \$447 billion market: African Americans**

Templeton, John

MC Technology Marketing Intelligence v18n2 PP: 42-45 Feb 1998

ISSN: 8750-1848 JRNL CODE: MAK

WORD COUNT: 2236

...TEXT: Bank of Commerce has been the most successful in that industry, launching its Unity Visa **card** in 1996 with a goal of generating \$1 billion in outstanding credit. Teri Williams, vice...

... and other reward programs were not big motivators to the African-American community. Instead, the **company** allowed **cardholders** to **designate** one of seven African-American charities to receive one percent of every dollar charged.

Targeting...

22/3,K/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01304477 99-53873

**Credit card users may deduct rebates paid to charity**

Teitell, Conrad

Trusts & Estates v135n11 PP: 62-66 Oct 1996

ISSN: 0041-3682 JRNL CODE: TRE

WORD COUNT: 2447

...TEXT: to retail customers aren't income to them.5

Now For The Letter Ruling -- Situation. **Company** 's credit **card** holders may **designate** charities to receive purchase rebates. **Cardholders** may **choose** not to participate in the program and may change their designation. After a sale by...

... participating retailer to a cardholder, part of the purchase price will be transferred by the **card** 's issuing bank to Company. Then Company will transfer the money -- less a 20 percent...

...maintains for each cardholder. After each calendar quarter, Company will transfer accumulated rebates to the **designated** charities. **Cardholders** receive nothing (no goods or services) in exchange for their donations. IRS Rules -- Charitable Deduction...

22/3,K/5 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01188614 98-38009

**Customer retention**

Siniaho, Sarah E

Managers Magazine v71n1 PP: 10 Jan/Feb 1996

ISSN: 0025-1968 JRNL CODE: MAG

WORD COUNT: 640

...TEXT: their business, and offering and encouraging an annual review of their coverage. The letters are **generated** from the marketing department **computer** on agency letterhead, with a postage-paid reply **card** enclosed. The **assigned** producers **name** is referenced in the letter, but it is signed by the general producer and mailed...

22/3,K/6 (Item 6 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01152612 98-02007

**Making a dishonest buck**

Britt, Phil

America's Community Banker v4n12 PP: 26-29 Dec 1995

ISSN: 1082-7919 JRNL CODE: SLN

WORD COUNT: 2881

...TEXT: the mail so that it's not readily recognizable.

Another effective technique is keeping the **card** inactive until verified

by the customer. In this case, the issuer mails out the **card** as usual, but the account remains dormant until the customer calls in to verify that the **card** has been received. To verify identity, the customer must verify some personal information that was included on the original application, such as a mother's maiden **name** .

\* **Account** numbers and **other** pertinent data **picked** off a **card** through shoulder-surfing, **Picking** receipts out of garbage or **other** means. Officials at MasterCard and Visa say they're continuing to work on magnetic-stripe security measures to fill the gap before it smart **cards** that include encrypted information are ready for widescale introduction. In the last few years, both...

22/3,K/7 (Item 7 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01045083 96-94476

**All kinds of everything**

Cobb, Robin  
Marketing Incentive Supplement PP: 18 Apr 27, 1995  
ISSN: 0025-3650 JRNL CODE: MAR  
WORD COUNT: 811

...TEXT: of the same name.

\* A topical product from EMC Advertising Gifts is a National Lottery **Selector** , which doubles as a **business card holder** .

\* Cards which sound like a telephone or play a tune when opened have been around...

22/3,K/8 (Item 8 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00970129 96-19522

**Scoring puts up higher numbers**

Borowsky, Mark  
United States Banker v105n1 PP: 44-46+ Jan 1995  
ISSN: 0148-8848 JRNL CODE: USI  
WORD COUNT: 1561

TEXT: Along with pre-approved offers and magnetic stripes, credit scoring is ubiquitous in the credit **card** business. There probably isn't a bank **card issuer** that doesn't **assign** scores to potential **cardholders** according to risk. In fact, issuers couldn't survive without it.

That's not been...

22/3,K/9 (Item 9 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00878144 95-27536

**Issuers keep going to processors**

Anonymous  
Credit Card Management v7n3 PP: 12-13 Jun 1994  
ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 586

ABSTRACT: Today, the top 5 credit **card** processors alone are handling 117 million accounts on a monthly basis, and this figure will...

... specialized segments of their portfolio to the processor. The biggest gainer in 1993 was JCPenney **Business** Services, which **picked** up 10 million **cardholder** accounts to solidify its claim as the nation's 3rd largest processor of credit **card** accounts. Growth rates were more modest among processors that rely on small issuers for their...

22/3,K/10 (Item 10 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00868479 95-17871

**Initial-itis - And other devilments**

Barnes, Don

National Underwriter (Life/Health/Financial Services) v98n22 PP: 19 May 30, 1994

ISSN: 0893-8202 JRNL CODE: NUD

WORD COUNT: 615

...TEXT: years ago I held a competition to find out which insurance person had the most **designations** after his **name** on his **business card**. A delightful gentleman from Northwestern Mutual ran away with first prize by having 10--and...

22/3,K/11 (Item 11 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00867930 95-17322

**Credit and charge cards selection criteria in Greece**

Meidan, Arthur; Davos, Dimitris

International Journal of Bank Marketing v12n2 PP: 36-44 1994

ISSN: 0265-2323 JRNL CODE: IJB

WORD COUNT: 5369

...TEXT: this card in Greece. Diners' image concerning security is also higher than that of the **other** cards. Greek **cardholders** **assign** much importance to the security aspects of **card** usage. Their belief that Diners perform better than average may be an explanation for the...

22/3,K/12 (Item 12 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00718029 93-67250

**Making the banks sweat**

Higgins, Kevin T

Credit Card Management v6n1 PP: 46-52 Apr 1993

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 2369

...TEXT: Herman estimated corporate earnings would take a 1S-centa-share hit because of the GM **card** 's start-up costs, but balance transfers from **cardholders** ' **other** bank **cards** would **generate** interest income sufficient to offset the shortfall. Says analyst Nancy E. Stroker of Fitch

Investor Services in New York: "The quality of the people they are attracting with (the GM **card** ) is actually higher than the rest of their pool."

Credit Services' willingness to sublimate its...

**22/3,K/13 (Item 13 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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00686989 93-36210

**The card is not in the mail**

Lisker, Joel

Credit Card Management v5n12 PP: 90-94 Mar 1993

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 1942

...TEXT: office's routing procedures, it is not always effective in circumventing high-risk facilities.

\* Branch **Pickup** : Some issuers require **cardholders** to **pick** up new and reissued **cards** at bank branches or **other designated** locations.

The feasibility of this method depends on the proximity of the cardholders to the...

**22/3,K/14 (Item 14 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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00678111 93-27332

**Briefs**

Anonymous

Marketing PP: 8 Feb 18, 1993

ISSN: 0025-3650 JRNL CODE: MAR

WORD COUNT: 234

...TEXT: venues until June.

**MIDLAND SWITCHES TO COMPETITION**

Midland Bank customers who buy goods with Switch **cards** will be entered automatically into a draw with a prize of L1000 everyday, starting from March. At the end of each day a prize-winning **cardholder** will be **selected by computer** .

**CASSINI SNIFFS OUT DOBSON FOR PR**

Cassini fragrances has appointed Dobson Communications to handle its...

**22/3,K/15 (Item 15 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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00651682 93-00903

**Prospecting for Fun and Profit**

Fegan, John J.

Journal of Property Management v57n6 PP: 26-28 Nov/Dec 1992

ISSN: 0022-3905 JRNL CODE: JPM

WORD COUNT: 2821

...TEXT: return later. In conclusion, expect 100 "not interested" responses for every prospect who shows interest.

**Pick up a business card**, record every tenant's **name** and address, and add them to your own personal mailing list. Over time, many people...

22/3,K/16 (Item 16 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00651081 93-00302  
**The Knockdown Battle in Corporate Cards**  
Punch, Linda  
Credit Card Management v5n8 PP: 36-44 Nov 1992  
ISSN: 0896-9329 JRNL CODE: CCM  
WORD COUNT: 3240

...TEXT: into American Express's corporate market share. Indeed, by mid-November, Visa expected to have **picked up 25,000 business card holders** previously held by American Express.

The 7-year-old MasterCard BusinessCard base grew by 25...

22/3,K/17 (Item 17 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00630272 92-45212  
**Don't Cease to Be Human**  
Dacy, Joe, II  
American Salesman v37n8 PP: 3-7 Aug 1992  
ISSN: 0003-0902 JRNL CODE: AMS  
WORD COUNT: 1460

...TEXT: a "salesperson" sees them as one of a hundred "contacts" this week or as a **computer generated name** on a prospect **card**.

So if you throw ever trick and gimmick and technique into the garbage can, what...

22/3,K/18 (Item 18 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00605304 92-20407  
**Managing the Deluge of Data**  
Morrall, Katherine  
Credit Card Management v4n12 PP: 14-20 Mar 1992  
ISSN: 0896-9329 JRNL CODE: CCM  
WORD COUNT: 1932

...TEXT: actually implement the system."

Indeed, data-base management is in its infancy in the credit **card** business. Ultimately, what issuers looking at the technique hope to do is squeeze more profitability...

...part of the concept of data-base management is the theory that 20% of an **issuer** 's **cardholders** **generate** 80% of its profit. The better able a **card** issuer is in identifying these people and understanding their behavior and needs, the more effective...

22/3,K/19 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02625739 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Bank Creates Online Debit Network For Web Shopping**  
**(Electronic Paycheck LLC (Goleta, CA) introduces its prepaid debit card that allows individuals without a regular debit or credit card to shop online)**  
Bank Network News, v 18, n 11, p 7  
October 26, 1999  
DOCUMENT TYPE: Newsletter ISSN: 1063-4428 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 544

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...niche markets."

#### Linking Systems

While some observers say consumers who lack credit or offline debit **cards** may be a difficult niche from which to **generate** a profit, the **company** 's system does enable individuals to easily conduct online debit Internet transactions. When paying for purchases, **cardholders** **select** "ATM **card** " when the participating merchant's invoice page asks how they intend to pay. Once selected...

...Paycheck site can read or receive, and the prepaid funds are authorized, deducted from the **card** and paid to the merchant. No hardware needs to be connected to the cardholder's...

22/3,K/20 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02318832 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**You Ought To Be In Pictures**  
**(Photo debit cards could grow to 8-10 mil units over 2 yrs; the DataCard 900 Series Card Personalization System has users)**  
Credit Card Management, v 11, n 8, p 20+  
November 1998  
DOCUMENT TYPE: Journal; Industry Overview ISSN: 0896-9329 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1498

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...on their offline Visa check and MasterMoney debit cards.

Some observers say offering photo debit **cards** can increase **cardholder** retention and card usage, thereby **generating** more interchange revenue for the **issuer** . And because individuals must enter branches to have their



photos taken, it also gives financial...

22/3,K/21 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02255305 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Debit Card Issuers Look To Photos To Capture A Moment of Sales Time**  
**(Offline debit photo card programs currently in existence amount to no more than 2 mil cards currently; 320 banks put pictures on payment cards)**  
Debit Card News, v 4, n 6, p 1+  
September 15, 1998  
DOCUMENT TYPE: Newsletter ISSN: 1055-176X (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1727

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...consumers the ability to put portrait photos on their offline Visa check and MasterMoney debit **cards** . Some observers say offering photo debit **cards** can increase **cardholder** retention and card usage, thereby **generating** more interchange revenue for the **issuer** . And because individuals must enter branches to have their photos taken, it also gives financial...

22/3,K/22 (Item 4 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02092992 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Integrated Security Systems' Complementary Intelli-Site SW**  
**(Integrated Security Systems launched Intelli-Site Card Management System, software product for use with its Intelli-Site security systems integration platform)**  
Newsbytes News Network, p N/A  
March 19, 1998  
DOCUMENT TYPE: Journal ISSN: 0983-1592 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 143

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...CMS is an optional software module that allows users to perform administrative functions common to **card** -based access control systems such as **cardholder** enrollment and usage **assignment** .

The **company** adds that "when utilized with Intelli-Site, which already integrates access control panels with other...

22/3,K/23 (Item 5 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02064778 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Offline Debit's Big Pitch To Small Business**  
**(Visa USA is helping its members advance into small businesses; completes pilot in which 6 financial institutions issue a version of Visa check**

card)

Debit Card News, v 3, n 15, p 1+  
January 30, 1998  
DOCUMENT TYPE: Newsletter ISSN: 1055-176X (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1163

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...000 firms, plus 100,000 KeyMoney cards to 70,000 companies, Grotta says.

A small-business debit **cardholder** **generates** more interchange revenue for issuers than does a consumer cardholder, as companies typically use their debit **cards** two more times a month than consumers, and for bigger-ticket items. Average consumer transactions...  
...transactions range from \$87 to about \$102, Grotta says, noting that the companies use the **cards** most frequently at restaurants, computer stores and for travel.

To enhance its small-business debit...

22/3,K/24 (Item 6 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
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02060035 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Ignoring a \$447 billion market: African-Americans**  
**(African-American spending on computer hardware and software totaled about \$1 bil in 1997; black buying power was \$447 bil in 1996)**

Marketing Computers, v XVIII, n 2, p 42+  
February 1998

DOCUMENT TYPE: Journal; Industry Overview ISSN: 8750-1848 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2799

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Bank of Commerce has been the most successful in that industry, launching its Unity Visa **card** in 1996 with a goal of generating \$1 billion in outstanding credit. Teri Williams, vice...

...and other reward programs were not big motivators to the African-American community. Instead, the **company** allowed **cardholders** to **designate** one of seven African-American charities to receive one percent of every dollar charged.

Targeting...

22/3,K/25 (Item 7 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
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01956252

**Beneficial: Settlement with Big Retailer May Be Near**  
**(Beneficial National Bank USA and BJ's Wholesale Club could be close to ending legal dispute)**

American Banker, v CLXII, n 194, p 15  
October 08, 1997

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...be near to resolving a legal dispute. This dispute erupted recently over their cobranded credit **card** partnership. On September 19, 1997, the bank filed suit against BJ's, following year long...

...a two-year MasterCard program that offers rebates to BJ's shoppers. This was because **not** enough **cardholders** were **generating** finance charges. Beneficial is seeking the right to asses an annual fee on some accounts. The financial concern says it intends to cancel 30,500 additional **cards** by November as the accounts expire. The article provides additional information on the legal dispute. ...

22/3,K/26 (Item 8 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
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01848614 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Please Come Back**

**(Sears Roebuck & Co is mailing offers to former cardholders and other select customers promising a pre-approved no fee Sears credit card)**

Card Fax, v 97, n 123, p 1

June 04, 1997

DOCUMENT TYPE: Newsletter ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 130

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**(Sears Roebuck & Co is mailing offers to former cardholders and other select customers promising a pre-approved no fee Sears credit card)**

TEXT:

Sears, Roebuck and Co. is sending out a series of mailings to former **cardholders** and **other select** consumers promising a 'pre-approved, no fee' Sears credit **card**. The one-page pitch reads much like a bank **card** offer with its application deadline, a promise of no fees and a pre-approved credit...

...of a sticker, a signature, Social Security number and telephone number on an envelope-sized **card** addressed to the retailer's new account center in Clinton, IA. Industry analysts estimate that...

22/3,K/27 (Item 9 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
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01808153 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Thomson Offers RCA Card**

**(Thomson Consumer Electronics launches MasterCard with RCA logo and mascot dogs Chipper and Nipper)**

HFN, v 71, n 15, p 165

April 14, 1997

DOCUMENT TYPE: Journal ISSN: 1082-0310 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 364

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Broadcasting.

Hamberg said, "As the RCA MasterCard program matures, reward coupons may be redeemed for **other select** entertainment values, and **card holders** may receive additional benefits that will be announced from time to time."

Other advantages to...

**22/3,K/28 (Item 10 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
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01631426 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**NEWS: EUROPE: Boost for Internet commerce EUROPEAN NEWS DIGEST:**  
**(Cross-border experiment in purchasing goods over the Internet is to be conducted in 16 European countries in 1997 involving 38 member institutions of Visa)**

Financial Times London Edition, p 02

October 23, 1996

DOCUMENT TYPE: Business Newspaper ISSN: 0307-1766 (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 158

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...in 16 European countries next year, involving 38 member institutions of Visa, the international credit **card company** . **Selected cardholders** will be issued with a "virtual **card** ", consisting of a string of numbers to be stored in their own computers, and another...

**22/3,K/29 (Item 11 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
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01408736 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Indonesia: GE and Astra launch Ekstra MasterCard**  
**(PT GE ASTRA Finance officially launches the GE Ekstra MasterCard)**

Cards International, n 149, p 1

February 14, 1996

DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 574

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...Ekstra MasterCard had earlier been issued on a limited basis as a replacement card for **selected cardholders** of the **company** 's existing Astra **Card** . The programme to convert existing holders of the local use-only credit **card** to the international **card** began in November 1995. One of the main features of the **card** is that it allows cardholders to accumulate cash rebates of up to 2% every time they pay with the **card** or make withdrawals at any ATM belonging to the Alto ATM network, a shared ATM

...

...limit for a classic cardholder is between IRs1 million and IRs5 million. For a gold **card** , the credit limit is upwards of IRs5 million and the minimum annual income requirement is IRs47 million. Cash rebates are accumulated and credited to the customer's credit **card** accounts at the end of every year. Cardholders also enjoy a 50% discount on the...

...year's annual fee. The annual fee is set at IRs100,000 for a classic **card** and IRs200,000 for a gold **card** . On receipt of their monthly statement, cardholders get an interest-free period of 16 days...

...provided with free travel insurance when they pay for their air ticket with the Ekstra **card** . In addition, for a monthly fee of 0.34% of the value of their monthly...

...cardholders can opt for Ekstra Cover. Billing statements can also be separated from the main **card** . In addition, PT GE Astra Finance offers a 24-hour customer hotline service to cardholders...

...with the launch of the GE Ekstra MasterCard. From January 15 to April 30, the **card** applicants will stand a chance of winning a prize worth IRs500 million in cash. The...

TEXT:  
...US.

The Ekstra MasterCard had earlier been issued on a limited basis as a replacement **card** for **selected cardholders** of the **company** 's existing Astra **Card** . The programme to convert existing holders of the local use-only credit **card** to the international **card** began in November 1995.

According to Mark Busbia, managing director of PT GE Astra Finance...

22/3,K/30 (Item 12 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01356127 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Singapore: Amex pushes use of its products**  
**(American Express launches campaign in Singapore to educate cardholders as shop owners add surcharges for use of the card)**  
Cards International, n 145, p 2  
December 11, 1995  
DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 372

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...merchants that our cardholders like that we can sign up."

Compared to the other international **card** organisations, such as Visa and MasterCard, American Express's merchant rate is about 1 percent...

...higher. Thus, merchants have for some time been discouraging American Express cardholders from using their **cards** . Some even offer discounts to **cardholders** who **choose** to pay with a **card** **other** than the Amex **card** . Among those who accept the Amex **card** some even require cardholders to pay a surcharge on top of their purchases before allowing them to pay with the **card** .

On Amex's stance on surcharging, Mitter said:"We are absolutely against it; it is...

22/3,K/31 (Item 13 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)

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01310371

**Group Serving Immigrants Offers Photo ATM Card Useful as ID**  
**(Polish & Slavic Federal Credit Union is issuing ATM cards bearing**  
**computer-generated pictures of cardholders)**

American Banker, v CLX, n 199, p 10

October 16, 1995

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

**(Polish & Slavic Federal Credit Union is issuing ATM cards bearing**  
**computer-generated pictures of cardholders)**

ABSTRACT:

Polish & Slavic Federal Credit Union (Brooklyn, NY) is issuing ATM cards bearing **computer-generated** pictures of **cardholders**, hoping to serve members who do not have a driver's license or other photo...

...American photo ID. About 8,000 of Polish & Slavic's 37,000 members carry ATM **cards**, says Sar. Availability of the new **cards**, which are being provided by DataCard Corp (Montgomeryville, PA), should boost that number further. The new **cards** can be prepared in 10 minutes. By providing more **cards** to members, Sar hopes to increase ATM usage. Many members are reluctant to use the...

**22/3,K/32 (Item 1 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)

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02072789 SUPPLIER NUMBER: 19503883 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**EDI and the procurement card. (EDI Update) (Technology Information) (Column)**

Jilovec, Nahid

MIDRANGE Systems, v10, n7, p33(1)

May 16, 1997

DOCUMENT TYPE: Column ISSN: 1041-8237 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 627 LINE COUNT: 00054

... risk involved, but the dollar risk is relatively small and well worth it.

The procurement **card** offers numerous advantages. In addition to the monthly activity report, a **cardholder**'s **company** is able to **select** a preferred vendor and negotiate better prices. In other words, if you agree that all of your office products will be purchased from the same supplier, the **card** ensures and encourages use of that preferred vendor and preferred pricing. The supplier is assured...

**22/3,K/33 (Item 2 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01515067 SUPPLIER NUMBER: 12139046 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Build apps by pointing and clicking. (Spinnaker Software Corp.'s Personal**  
**Access text management software) (Client/Server Advisor) (Tutorial)**

Acker, Bob

Data Based Advisor, v10, n5, p70(4)

May, 1992

DOCUMENT TYPE: Tutorial ISSN: 0740-5200 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

Ginger Roberts - Search Report

WORD COUNT: 1840 LINE COUNT: 00140

... on the Customer Support Card for the database result to appear. After highlighting a company **name** on the **company card** and **selecting** RMA, Plus took 33 seconds to retrieve four rows of data from SQL Server. Part...

...I was working with image data. Doing a find on the text only "Select Customer" **card** took six seconds. Spinnaker says that version 1.1 will be considerably faster. Additional RAM...

22/3,K/34 (Item 3 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
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01150563 SUPPLIER NUMBER: 00655414  
**Security Dynamics Releases Two-Part Security System: Spurs Battle to Keep Hackers from Data.**  
Korzeniowski, Paul  
Computerworld, v19, n42, p19  
Oct. 21, 1985  
DOCUMENT TYPE: product announcement ISSN: 0010-4841 LANGUAGE:  
ENGLISH RECORD TYPE: ABSTRACT

...ABSTRACT: may prevent the theft of data by computer hackers; the Access Control Encryption (ACE) has **two parts** : host hardware and software and user **cards** the size of a credit **card** . Every **card** has a 4-bit microprocessor which **generates** a random **number** every minute; users sign onto a system using a personal identification number (PIN); if the host ACE matches the **card** 's ACE entered with the PIN, then the user gains access. Entrepreneur and company president...

...50,000 or a black box ranging in cost from \$5,000 to \$25,000; **cards** will have one,-two,-or three-year batteries and will cost between \$34 and \$58.  
?